



SECTOR

NY #8

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Approved for use through 10/31/2002. OMB 0651-0031  
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

		<b>Application Number</b>	09/712,743
		<b>Filing Date</b>	11/14/2000
		<b>First Named Inventor</b>	Patnode et al.
		<b>Group Art Unit</b>	t/b/a
		<b>Examiner Name</b>	t/b/a
Total Number of Pages in This Submission		<b>Attorney Docket Number</b>	10655.9500

ENCLOSURES (check all that apply)		
<input checked="" type="checkbox"/> Fee Transmittal Form <input checked="" type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input checked="" type="checkbox"/> Response to Missing Parts/ Incomplete Application <input checked="" type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input checked="" type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert a Provisional Application <input checked="" type="checkbox"/> Power of Attorney, Revocation Change of Correspondence <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____  <b>Remarks</b>	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):  <b>Declaration Transmittal of Formal Drawings</b>

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Randee S. Schwartz, Reg. No. 45,085 Snell & Wilmer, LLP
Signature	
Date	May 31, 2001

CERTIFICATE OF MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on this date:	
5/31/2001	
Typed or printed name	Randee S. Schwartz
Signature	
Date	5/31/2001

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U. S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



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# FEE TRANSMITTAL for FY 2001

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT \$1,584.00

## Complete if Known

Application Number	09/712, 743
Filing Date	11/14/2000
First Named Inventor	Patnode et al.
Examiner Name	t/b/a
Group Art Unit	t/b/a
Attorney Docket No.	10655.9500

## METHOD OF PAYMENT

1.  The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:

Deposit Account Number **19-2814**  
 Deposit Account Name **Snell & Wilmer, LLP**

Charge Any Additional Fee Required Under 37 CFR §§ 1.16 and 1.17

Applicant claims small entity status. See 37 CFR § 1.27

2.  Payment Enclosed:

Check  Credit card  Money Order  Other

## FEE CALCULATION

## 1. BASIC FILING FEE

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
101	710	201 355 Utility filing fee	<b>710.00</b>
106	320	206 160 Design filing fee	
107	490	207 245 Plant filing fee	
108	710	208 355 Reissue filing fee	
114	150	214 75 Provisional filing fee	
<b>SUBTOTAL (1)</b>		<b>\$710.00</b>	

## 2. EXTRA CLAIM FEES

Total Claims	Extra Claims	Fee from below	Fee Paid
48	-20** =	28 X 18.00 =	<b>504.00</b>
Independent Claims 6	- 3** =	3 X 80.00 =	<b>240.00</b>
Multiple Dependent			

## Large Entity Small Entity

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description
103	18	203 9 Claims in excess of 20
102	80	202 40 Independent claims in excess of 3
104	270	204 135 Multiple dependent claim, if not paid
109	80	209 40 ** Reissue independent claims over original patent
110	18	210 9 ** Reissue claims in excess of 20 and over original patent
<b>SUBTOTAL (2)</b>		<b>\$744.00</b>

\*or number previously paid, if greater; For Reissues, see above

## FEE CALCULATION (continued)

## 3. ADDITIONAL FEES

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
105	130	205 65 Surcharge - late filing fee or oath	<b>130.00</b>
127	50	227 25 Surcharge - late provisional filing fee or cover sheet	
139	130	139 130 Non - English specification	
147	2,520	147 2,520 For filing a request for ex parte reexamination	
112	920*	112 920* Requesting publication of SIR prior to Examiner action	
113	1,840*	113 1,840* Requesting publication of SIR after Examiner action	
115	110	215 55 Extension for reply within first month	
116	390	216 195 Extension for reply within second month	
117	890	217 445 Extension for reply within third month	
118	1,390	218 695 Extension for reply within fourth month	
128	1,890	228 945 Extension for reply within fifth month	
119	310	219 155 Notice of Appeal	
120	310	220 155 Filing a brief in support of an appeal	
121	270	221 135 Request for oral hearing	
138	1,510	138 1,510 Petition to institute a public use proceeding	
140	110	240 55 Petition to revive - unavoidable	
141	1,240	241 620 Petition to revive - unintentional	
142	1,240	242 620 Utility issue fee (or reissue)	
143	440	243 220 Design issue fee	
144	600	244 300 Plant issue fee	
122	130	122 130 Petitions to the Commissioner	
123	50	123 50 Processing fee under 37 CFR § 1.17(q)	
126	180	126 180 Submission of Information Disclosure Statement	
581	40	581 40 Recording each patent assignment per property (times number of properties)	
146	710	246 355 Filing a submission after final rejection (37 CFR § 1.129(a))	
149	710	249 355 For each additional invention to be examined (37 CFR § 1.129(b))	
179	710	279 355 Request for Continued Examination (RCE)	
169	900	169 900 Request for expedited examination of a design application	

Other fee (specify) \_\_\_\_\_

\*Reduced by Basic Filing Fee Paid

SUBTOTAL (3)

**\$130.00**

## SUBMITTED BY

Complete (if applicable)

Name (Print/Type)	Randee S. Schwartz	Registration No. (Attorney/Agent)	45,085	Telephone	602-382-6332
Signature			Date	5/31/2001	

**WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.**

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



# UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
 UNITED STATES PATENT AND TRADEMARK OFFICE  
 WASHINGTON, D.C. 20231  
[www.uspto.gov](http://www.uspto.gov)

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/712,743	11/14/2000	Roberta L. Patnode	10655.9500

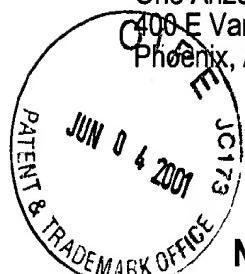
## CONFIRMATION NO. 9259

### FORMALITIES LETTER

\*OC000000005948263\*

\*OC000000005948263\*

Randee S Schwartz  
 Snell & Wilmer LLP  
 One Arizona Center  
 400 E Van Buren  
 Phoenix, AZ 85004



Date Mailed: 04/09/2001

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

06/06/2001 MMH/MAR 00000034 09712743

JU/FE:101

FILED UNDER 37 CFR 1.53(b)

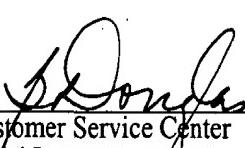
\$710.00 US

### *Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

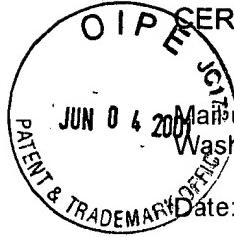
- The statutory basic filing fee is missing.  
*Applicant must submit \$ 710 to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).*
- Total additional claim fee(s) for this application is \$868.
  - \$468 for 26 total claims over 20.
  - \$400 for 5 independent claims over 3 .
- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 1708.

*A copy of this notice MUST be returned with the reply.*

  
 Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

**CERTIFICATE OF MAILING**

I certify that this document and fee is being deposited with the U.S. Postal Service as First Class Mail under 37 C.F.R. 1.8 and is addressed to the Commissioner for Patents, Box Missing Parts, Washington, D.C. 20231.

Date: May 31, 2001*Alexis Brown*

Signature of Person Mailing Correspondence

**IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE****PATENT**

Inventor(s):	Patnode, et al.	Docket No.:	10655.9500
Serial No.:	09/712,743	Conf. No.:	9259
Filing Date:	November 14, 2000	Group Art No.:	To Be Assigned
		Examiner:	To Be Assigned
Title:	SYSTEMS AND METHODS FOR CREATING FINANCIAL ADVICE APPLICATIONS		

**RESPONSE TO NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL  
APPLICATION  
FILING DATE GRANTED**

Commissioner for Patents  
Box Missing Parts  
Washington, D.C. 20231

Honorable Commissioner:

This response to the Notice to File Missing Parts of NonProvisional Application - Filing Date Granted mailed on April 9, 2001.

Enclosed herewith for filing are the following:

A copy of the Notice to File Missing Parts of NonProvisional Application - Filing Date Granted. (**REQUIRED**);

Declaration;

Power of Attorney; and

Transmittal of Formal Drawing Figures and 8 Formal Drawing Figures.

The actual amount due for the additional claims filed with the application differs from the amount noted in the Notice to File Missing Parts of Nonprovisional Application. The correct fee amounts are noted below:

Statutory Basic Filing Fee	\$710.00
Total Additional Claim Fees For Application:	\$744.00
\$504.00 for 28 claims over 20.	
\$240.00 for 3 independent claims over 3.	
Surcharge for late filed Declaration	\$130.00
Total completion of application fees	\$1,584.00
Total fees due	\$1,584.00

The fee of \$1,584.00 is to be paid as follows:

- A check in the amount of the fee is enclosed.
- The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. **19-2814**  
A duplicate copy of this sheet is enclosed.
- If an additional extension of time is required, please consider this a petition therefor and charge any additional fees which may be required to Deposit Account No. **19-2814**  
A duplicate copy of this sheet is enclosed.



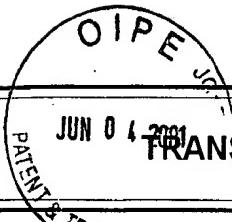
Dated: May 31, 2001

Respectfully submitted,

A handwritten signature in black ink, appearing to read "R.S. SCHWARTZ".

Randee S. Schwartz  
Reg. No. 45,085

**SNELL & WILMER L.L.P.**  
One Arizona Center  
400 E. Van Buren  
Phoenix, AZ 85004-2202  
(602) 382-6332  
Fax (602) 382-6070



JUN 04 2001

## TRANSMITTAL OF FORMAL DRAWINGS

Docket No.  
10655.9500  
*#4*

In Re Application Of:

Patnode et al.

Serial No.	Filing Date	Batch No.	Examiner	Art Unit
09/712,743	11/14/2000	t/b/a	t/b/a	t/b/a

Invention: SYSTEMS AND METHODS FOR CREATING FINANCIAL ADVICE APPLICATIONS

Address to:

Assistant Commissioner for Patents  
Washington, D.C. 20231

Transmitted herewith are:

8 sheets of formal drawing(s) for this application.

Each sheet of drawing indicates the identifying indicia suggested in 37 CFR Section 1.84(c)  
on the reverse side of the drawing.

Signature

Randee S. Schwartz, Reg. No. 45,085  
Snell & Wilmer, LLP  
One Arizona Center  
400 E. Van Buren Street  
Phoenix, AZ 85004-2202  
(602) 382-6332  
Fax - 602-382-6070

Dated: May 31, 2001

I certify that this document and attached formal drawings  
are being deposited on 5/31/2001 with the U.S.  
Postal Service as first class mail under 37 C.F.R. 1.8 and  
addressed to the Assistant Commissioner for Patents,  
Washington, D.C. 20231.

Signature of Person Mailing Correspondence

Allis Brown